

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

CHARLOTTE HORTON, as guardian of  
the estate of Anna R. Richardson,  
adjudicated disabled person

Plaintiff,

v.

COUNTRY MORTGAGE SERVICES,  
INC.; an Illinois corporation; FREMONT  
INVESTMENT & LOAN a California  
corporation; and, MORTGAGE  
ELECTRONIC REGISTRATION  
SYSTEMS, INC., a Delaware corporation.

Defendants.

Case No. 07 C 6530

Judge Lindberg  
Magistrate Judge Nolan

**NOTICE OF FILING**

PLEASE TAKE NOTICE that on this **18th day of January, 2008**, we caused to be filed with the United States District Court for the Northern District of Illinois, Eastern Division, **Fremont's and MERS's Answer and Affirmative Defenses** included with this Notice.

**FREMONT INVESTMENT & LOAN, and  
MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

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Defendants,

By: /s/ Ralph T. Wutscher  
One of Their Attorneys

*Solely as to the defense of MERS and Fremont with regard  
to the allegations of Count II and with regard to Affirmative Defenses 9 and 10:*

J. Michael Williams  
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By: /s/ J. Michael Williams  
One of Their Attorneys

**Certificate of Service**

I, Ralph T. Wutscher, an attorney, hereby certify that on **January 18, 2008**, service of a true and correct copy of this document and any referenced exhibits was accomplished pursuant to ECF on all parties who are Filing Users.

/s/ Ralph T. Wutscher